

Nontraditional Loan Disclosure Form

	Your Mortgage Product	Traditional Fixed Rate Mortgage	Other Mortgage Product
Description		Fixed Rate _____ %	
Loan Amount	\$ _____	\$ _____	
Full Term In Years	_____ Years	_____ Years	
Initial Interest Rate	_____ %	N/A	
Initial Rate Changing After	_____ Months	N/A	
How Often Will Interest Rate Adjust Thereafter?		N/A	
Maximum Interest Rate	_____ %	N/A	
Initial Monthly Payment	\$ _____		
Your Gross Income	\$ _____		
DIFFERENCE	\$ _____		
Minimum Monthly Payment if Interest Rates Rise 2%	\$ _____	N/A	
Your Gross Income	\$ _____	N/A	
DIFFERENCE	\$ _____	N/A	
Minimum Monthly Payment if Interest Rates Rise 5%	\$ _____	N/A	
Your Gross Income	\$ _____	N/A	
DIFFERENCE	\$ _____	N/A	
Maximum Monthly Payment	\$ _____	N/A	
Your Gross Income	\$ _____	N/A	
DIFFERENCE	\$ _____	N/A	
After 5 Years, Will Your Loan Balance Be Reduced?		YES	

IMPORTANT NOTE: Please use this chart to discuss possible loan with your mortgage broker

If a mortgage broker or loan originator licensed by the State of Montana, Department of Administration, Division of Banking and Financial Institutions is acting as your agent in connection with your home loan/mortgage, the agent owes you certain fiduciary duties, and Montana statutory law imposes other duties.

NOTICE TO BORROWER: THIS IS NOT A LOAN COMMITMENT. Do not sign this statement until you have read and understood all of the information in it. All parts of this form must be completed before you sign. Borrower hereby acknowledges the receipt of a copy of this statement.

Name of Mortgage Broker or Loan Originator

Business Address

Signature of Mortgage Broker or Loan Originator

Business Phone Number

Borrower Name

Borrower Name

Signature of Borrower

Signature of Borrower